

# EXHIBIT 1-T

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**Transcript**

U.S. Version 4.0, OppDsc\_RP\_P\_061010

ACN Opportunity Disc

**Exhibit 1A**

**Audio Clip**

Announcer: In the next few minutes, you are going to hear about a remarkable business opportunity from a company who is experiencing exponential growth, in a market that is ready to explode. Marketing the next must-have device. A company with a proven track record, that's endorsed by Donald J. Trump and was recently invited to be featured on an episode of the NBC hit, *The Celebrity Apprentice*.

Regardless of your background, your circumstances, your education or experience, this could be the company and the opportunity you have been looking for. If you have ever wanted to be financially independent, if you have ever wanted to be your own boss, if you have ever wanted to wake up every day and do what you love, not what you have to do, you're in the right place. The place is ACN. And the time is now. Founded in January of 1993, ACN combines telecommunications expertise with today's home-based business model. It's a simple and proven method to bring more money into your home and more freedom into your life.

Today, ACN has become the largest direct-selling telecommunications company in the world by offering consumers a better choice and greater value on the essential services they already use every day. Services like local and long-distance, internet, wireless, satellite TV, and home security services, as well as the services of the future. At ACN, it's happening right now. In fact, you can be on the ground floor of technology's newest revolution, featuring the next must-have device: the ACN video phone. Powered by ACN digital phone service, it's simple, real-time, a true-to-life video experience, changing the face of communications as we know it.

And, ACN is attracting attention in very high places and among the world's most successful business leaders. One such leader is billionaire entrepreneur Donald J. Trump, who has built his career on recognizing an exceptional opportunity when he sees it.

DJT: ACN is leading the way in a new technology that will literally revolutionize the way we communicate with: The ACN video phone. And trust me, it's changing everything. The absolute truth is that this technology will be present in every home within the next several years. The question you have to ask yourself is this: Will you get your piece of the pie? ACN has a reputation for success, success that's really synonymous with the Trump name and other successful names. And you can be part of it.

Announcer: The excitement around ACN's revolutionary videophone is spreading and the world is taking notice. After a personal invitation from Donald J. Trump himself, ACN was featured on an episode of *The Celebrity Apprentice*, NBC's hit reality television show. ACN's video phone took center stage during this episode, as the cast of celebrities helped launch the ACN video phone to the world. It just doesn't get much bigger than primetime television. One day soon, every home and office will have a video phone and ACN will meet the demand as the market continues its steady growth. It adds up to a lot of new customers, needing a lot of new videophones. Imagine the possibilities.

But what does this all mean for you? The freedom to participate in the ACN opportunity at any level you choose, as a fulltime career or as a way to earn extra income on a part-time basis. In our fast-paced, increasingly impersonal global economy, job security is a thing of the past. It's critical to have a backup plan for your future.

ACN offers the most remarkable income-generating opportunity available in the world today. At ACN, our representatives earn residual income. Every time someone pays for their telecommunications services, you get paid. That's right. You receive a percentage of your customers' monthly bills. And every time you acquire a new customer, or help an existing customer add a new service, you give yourself a raise. But that's just the beginning.

Introduce others to the ACN opportunity and as their customers use ACN services, not only does their monthly residual income grow, so does yours. ACN is revolutionizing communications across the globe and helping create financial freedom for people just like you. There's no limit to the number of customers you can acquire and no limit to the number of people you can introduce to ACN. It's a remarkable system where everyone benefits, and everyone wins.

We have a ground floor opportunity that is positioned for rapid, exponential growth. Everyone has a wireless phone, a home phone,

a television, and certainly everyone uses the internet. And soon, everyone in the world will have a videophone. There is no doubt; video is the future and you can be on the ground floor of this history-making opportunity. It's about timing and your time is now.

ACN is designed for people who are motivated. People with a desire to change their lives once and for all. People just like you. Now, get the rest of the story. Take this dual-disc DVD and watch it, find out more, see the company, watch the success stories, and then seize the opportunity. ACN, live your life without boundaries.

### **Exhibit 1B**

#### **Earnings Statement**

On-Screen  
Text:

Product and service availability will vary based on geographic location within the United States. For more information on ACN's exciting products and services visit our website at [www.acninc.com](http://www.acninc.com). Personal stories are shared by some of ACN's top producing Regional and Senior Vice Presidents. Success as an ACN Representative is not guaranteed, but rather influenced by an individual's specific efforts. Not all ACN Independent Representatives make a profit and no one can be guaranteed success as an ACN Independent Representative.

#### **The ACN Opportunity**

Announcer:

What if you had been an investor in the internet boom or the explosion in wireless? Can you imagine how different your life would be? Any great technology shift presents great opportunity. And it's here for you today. An opportunity that equips you for the future and gives you greater control in today's uncertain economy. Thanks to digital phone service and the revolutionary video phone from ACN you have the power to ride the next wave of technology as far as you want to take it.

Imagine being part of a company that creates life-changing financial freedom for thousands of people all over the world. That's ACN. We're attracting attention in very high places, and among the world's most successful business leaders. One such leader is billionaire entrepreneur Donald Trump, who has built his career on recognizing an exceptional opportunity when he sees it.

Donald J.  
Trump  
("DJT"):

ACN is leading the way in a new technology that will literally revolutionize the way we communicate with the ACN Video Phone. And trust me, it's changing everything. The absolute truth is that this technology will be present in every home within the next several years. The question you have to ask yourself is this: "will you get your piece of the pie?" ACN has a reputation for success, success that's really synonymous with the Trump name and other successful names, and you can be part of it. Simply take a few minutes to view this important information, and you will be well on your way to living the life you deserve.

Announcer:

Founded in 1993, ACN continues to grow by offering more choices and greater value on the essential services millions of consumers already use and will continue to use every single day, as well as the services of the future. These are the markets of the 21<sup>st</sup> century and it now exceeds 1.75 trillion dollars annually. ACN remains perfectly positioned to capitalize on this incredible opportunity. So can you. ACN combines telecommunications expertise with today's home-based business model. It's a simple and proven method to bring more money into your home and more freedom into your life. A formula for success, and a lucrative future.

Customer:

How do you have freedom to do you want you want with your time without having to always be out working at the office?

Customer:

Starting off in ACN, it's been a phenomenal experience, a great experience for my wife and I.

Customer:

The company had a system in place. They took care of all the hard stuff.

Customer:

I believe anybody can do it and they need to give themselves the opportunity to try.

Announcer:

Our greatest growth lies ahead, and you can be on the ground floor of technology's newest revolution, featuring the next must-have device, the ACN video phone. Simple. Real-time. A true-to-life video experience. Changing the face of communications as we know it.

DJT:

Imagine seeing the person you're talking to, not just hearing their voices. No matter who you are, no matter what you do, everyone can find value in this technology. With my busy schedule, the ACN video phone keeps me personally connected to my contacts around the world, without ever leaving my office.

Announcer: The excitement around ACN's revolutionary video phone is spreading, and the world is taking notice. After a personal invitation from Donald Trump himself, ACN was featured on an episode of *The Celebrity Apprentice*, NBC's hit reality television show. ACN's video phone took center-stage during this episode as the cast of celebrities helped launch the ACN video phone to the world. And this is only the beginning.

Customer: You're either gonna spend money on this technology. Or you're gonna make money from the technology.

Customer: When I looked at ACN I knew that this was going to be my last stop.

Announcer: One day soon, every home or office will have the videophone and ACN will meet the demand as the market continues its steady growth. It adds up to a lot of new customers needing a lot of new video phones.

Customer: I mean, we're talking about a trillion dollar industry. Imagine the possibilities that are there. It's endless.

Customer: Being able to pioneer in this technology has been really a huge opportunity for us.

DJT: To be truly successful in today's global economy, you have to keep your eye on the big picture, and ACN is doing that every day around the world.

Announcer: Innovation is nothing new at ACN, with offices throughout North America, Europe, Asia, and Asia Pacific. We support the businesses of tens of thousands of successful independent representatives in 21 countries and growing. Our success has been profiled in *USA TODAY*, *Success Magazine*, *US Business Review*, *Fortune Magazine*, and *Success From Home Magazine*.

*Inc. Magazine* ranked ACN the 22<sup>nd</sup> fastest growing company in North America within our first five years of business. Now we have evolved into the largest direct seller of telecommunication and home services in the world. What does this mean for you? The freedom to participate in the ACN opportunity at any level you choose. As a full-time career, or as a way to earn extra income on a part-time basis. In our fast-paced and increasingly impersonal global economy, job security is a thing of the past. It's critical to have a back-up plan for the future.

DJT

Direct-selling is actually one of the oldest, most respected business models in the world, and has stood the test of time, most importantly. ACN approaches it with a fresh perspective that you won't find anywhere else. I know what it takes to be a success, and ACN has a winning business model. And I mean winning.

Announcer

At ACN, our representatives earn residual income: every time someone pays for their essential services, you get paid. You receive a percentage of your customers monthly bills, and every time you acquire a new customer, or help an existing customer add a new service, you give yourself a raise. But that's just the beginning, introduce others to the ACN opportunity, and as their customers use ACN's services, not only does their monthly residual income grow, so does yours.

Customer:

I did not know that was possible, that life, until I saw the ACN opportunity. And then I started dreaming.

Customer:

You can really build a true residual.

Customer:

And the checks keep on coming in. Every single week, we get the weekly bonuses, every single month, we get our residual income.

Customer:

We have a quality of life where we can get up in the morning and decide what we wanna do then, if we want to.

Customer:

We're completely debt-free, our college education for all our kids is set up, our retirement is put away.

Customer:

It's not just about money, it's about time and helping people.

Customer:

So this business has just allowed a better lifestyle for us, it's given us a lot of options, it's been incredible.

Announcer:

There's no limit to the number of customers you can acquire, and no limit to the number of people you can introduce to ACN, it's a remarkable system where everyone benefits, and everyone wins.

DJT:

You have a great opportunity before you at ACN without any of the risks most entrepreneurs have to take. You have the ability to market breakthrough technology before it hits the critical mass. I've experienced the opportunity that exists when you're able to jump ahead of the curve, and ACN gives you that opportunity. Believe me, it's ultimately a dream come true. I've found there are two types of people. Those who take action and those who let opportunity pass them by. Which one are you?

Announcer: So instead of asking “what if? Ask “what’s next” and get there first. With ACN.

### **ACN Business Presentation**

On-screen text: Success as an ACN representative is not guaranteed, but rather influenced by an individual’s specific efforts. Individual results will vary. Bonuses are promotional and are earned monthly based on the number of new Team Trainers who acquire the minimum required customers within their first 30 days. For complete details, please see ACN’s Compensation Plan overview. No compensation is earned at ACN unless customers are acquired.

Tony Cupisz: Hello, my name is Tony Cupisz, I’m one of the co-founders of ACN and over the next few minutes, I’m gonna share with you one of the best opportunities available anywhere, an opportunity that can improve the quality of your life by offering you the ability to earn more income and at the same time, give you more freedom in your life.

But before I get started, I want to ask you a question. Knowing what you know today, looking back in time, were there any other opportunities that you missed out on, that you wish you would’ve taken advantage of? Now, I believe most of us would answer “yes.” With that being said, this is one of those opportunities that you don’t want to miss.

Imagine an opportunity to participate in one of the largest and fastest-growing industries in the world. Now, what I’m referring to is the trillion-dollar telecommunications industry. Imagine being able to earn money by offering a better value on services that people use every day, services such as local and long-distance calling, high-speed internet, cell phones, satellite TV, and much more. Even better, imagine being positioned to be one of the first and a leader in the next big thing, a technology shift that will literally change the way people communicate. What I’m talking about is video phone communications – actually seeing the person you’re talking to, not just hearing their voice.

It’s like something we only saw in a futuristic movie, and it’s happening for real. What if you had a chance to go back in time and participate in the wireless boom or the internet boom at the very beginning? Well, over the next few minutes, I’m gonna share with you how to participate in the next big thing, and in doing so, by

partnering with a company with a proven track record of success, and the name of that company is ACN.

ACN is an international telecommunications service provider. It started in the U.S. in January of 1993 and has grown into numerous countries in three continents. ACN has built itself to over a half a billion dollars in revenue and growing, acquired millions of customers, has been featured in *Inc. Magazine*, *Fortune Magazine*, *USA Today*, *Success Magazine*, and *Success From Home Magazine*. Since the time ACN has started, it has become the world's largest direct selling telecommunications service provider. ACN offers a wide and growing range of telecommunications services.

With ACN wireless, you can represent the top carriers, latest plans, and most popular equipment. With ACN local and long-distance calling, we can offer consumers a better choice and a lower cost. ACN also offers internet service, satellite tv, home security, digital phone service, and what we're most excited about, is video phone service. Not only does it cost less than cable or traditional phone service, but it offers you the ability to see the other person that you are talking to. ACN's video phone offers the latest state-of-the-art technology and all kinds of features. Now one day, everyone will have a videophone, and with ACN, you have an opportunity to be ahead of the curve.

One of the reasons for ACN's tremendous success is our competitive advantage. Unlike most service providers, ACN bypasses traditional forms of marketing. Most companies have to spend tens of millions of dollars and more on media advertising, telemarketing, and mass mailings to attract new customers and keep the ones they already have. ACN, instead, partners with individuals like yourself, and the result is a better value on services for customers, and a remarkable income-generating opportunity for you.

Every time you acquire a customer, or help an existing customer get an additional service, you earn a percentage of your customer's bill. Now, what I am talking about is residual income. Imagine getting paid over and over again by doing something just one time. Now, most people earn money through some form of salary, hourly or through commissions by trading their time for money. And if you don't work, you don't get paid. Now imagine getting paid like an actor, they film a movie or a commercial once, however, they get paid every time it airs. That is residual income.

And with ACN, you'll earn residual income in two ways. The first is personal residual income. You can earn as high as 10% on your

personal customers. The more customers you acquire over time, the more revenue is generated from your customers, and the more of a percentage you can earn. The second form of residual income is called overriding residual income. Introduce other people to the ACN opportunity and when they acquire customers, not only does their monthly residual income grow, so does yours.

Have you ever asked yourself how great it would be if you could duplicate yourself? Can you imagine how much more you could accomplish if there were more than one of you working together? That is called leveraging your time. When you introduce others to the ACN opportunity, you are literally leveraging your time, and ACN compensates you through seven levels of growth of your team.

So, what is a level? If you personally introduce someone to the business, and you directly sponsor them into ACN, those individuals would be considered your first level representatives. And if the representatives you personally introduced to ACN introduced someone else, those individuals would be considered your second level representatives, and so on, and so forth. Now, there is no limit to how many representatives you can have on each level, and there is no limit to how many customers each representative can have.

Now again, ACN pays you overriding residual income over seven levels, ranging from one quarter percent on your first level, to as high as ten percent on your seventh level.

Now the first question people ask is, “why does the company pay so much more on levels four, five, six, and seven, compared to the first three levels?” And the answer to that question is simple: as your team matures over time, you will always have more reps on your level four, five, six, and seven, than you will on levels one, two, and three. So the company pays you the most where ultimately the most customers will be coming in.

Let me give you an example. Let’s say every representative including yourself introduced just two other people to the business. Look how your team grows. If you add it up, you have built a team of around 250 people.

So, let me give you an example of what you could earn. If you had a team that grew just like this, and each representative in this example acquired just 20 customers, you’ve just built a residual income of around 11,000 dollars a month. Now keep in mind that all the people in this example are going to be using these services anyway, and

ACN gives you the opportunity to redirect this revenue through your business.

Now I know for some people, 11,000 dollars a month isn't enough, and for other people it's more than they believe is possible. But regardless of the amount, here is the question I want you to ask yourself: can residual income enhance your life? Now, imagine one day having enough residual income to do what you want, when you want, every day is just another day, it doesn't matter if it's Monday or Saturday, because now you are in control of your time. Imagine having the freedom to pursue your favorite hobbies or to follow through with your dream. Residual income can offer just that.

Now, let's go back to the example. Let's say you set a goal to hit 11,000 dollars a month, and when you attempted it, you hit fifty percent of your mark. You still earn over 5,000 dollars a month. Let's say you hit ten percent of your goal. You would still earn a little over 1,000 dollars a month.

The question I want you to ask yourself is, whether it's 1,000 dollars a month or more in residual income, can that help most families? And I'm sure that everyone listening to this will agree that the answer is, "yes."

Long-term, you can build a large residual income for yourself. But between the time that you start, and the time that you get to the level of success that you're working towards, ACN has put together a compensation plan that rewards you for helping other representatives get started and accumulate customers. This is called Team-Customer Acquisition Bonuses. All income is earned based on everyone acquiring customers.

The plan is perfectly balanced. Initially, most of your income will come in the form of team customer acquisition bonuses, and the bonuses are from new representatives acquiring customers. So, while you are getting paid bonuses, your residual income is automatically growing.

You wanna get to the point where your residual income is so large, it surpasses the bonuses that you're earning. Now, with that being said, the next thing I want to cover is how to get started. Every representative gets started the same way: you can either fill out a paper representatives agreement, or sign up online, with a start-up cost of \$499.

Now, when you get started, keep in mind: this is your own business. You don't work for the person who introduced you to ACN, and you're not an employee of ACN. You are an independent representative, and you work for yourself.

The value in partnering with ACN comes in the form of support. Like any business someone may own, there is always a lot of support and expense usually associated with it. However, with ACN's support, a lot of this has been eliminated for you so you can focus on building your business. For example, ACN handles all customer support, representative support, marketing, international expansion, and much, much more. All you have to do is focus on acquiring customers and building your team, and let ACN do the rest.

Now, when you first start, you're considered a Team Trainer, or "TT." And as a Team Trainer, everyone has a minimum requirement to get a few customers. Now when you do that, you're considered a qualified team trainer. As a Qualified Team Trainer, your first goal is to earn the position of Executive Team Trainer, or ETT. And earning this position is relatively simple. All you need to do is help two other people get started, and also become Qualified Team Trainers. Now when you hit this position at ACN, not only are you building your residual income, but at this level, you can start earning Team Customer Acquisition Bonuses of up to 3,000 dollars a month. As an Executive Team Trainer, you're just getting your business started.

Your next goal is to earn the level of Executive Team Leader, or "ETL." Now you earn this level by helping three people earn the position that you just did, Executive Team Trainer. And as an Executive Team Leader, you can earn up to 7,000 dollars a month in Team Customer Acquisition Bonuses.

Your next goal is to earn the position of Team Coordinator, or "TC." You can achieve this position by simply having three or more teams grow underneath you that have accumulated a certain amount of customers. This is when your business really starts to grow. At this level, you can earn team customer acquisition bonuses of up to 25,000 dollars a month and you're eligible for our annual retreat.

Next, you want to earn the Regional Director position or "RD." You can earn this position by having one person achieve Team Coordinator anywhere in three separate teams. In this level, you earn all TC compensation, plus RD compensation, for a total of up to 31,000 dollars a month in Team Customer Acquisition Bonuses, and you're eligible for an annual retreat.

Beyond this, you can earn the position of Regional Vice President, or “RVP.” Now as you go up the plan, it just keeps getting better. As a Regional Vice President, you earn all TC compensation, all RD Compensation, plus RVP compensation. And one of the benefits of RVP is earning residual income beyond the seven levels that I showed you earlier. Now we all know if you build a team of seven levels, your team is probably going to grow to an eighth level, a ninth level, and beyond. You can also earn a car allowance of up to 2,000 dollars a month, you can qualify for an expense allowance of up to 4,000 dollars a month, and monthly team customer acquisition bonuses of up to 44,000 dollars in a single month, and you are eligible for an annual retreat.

The top position in ACN is Senior Vice President, or SVP, and again, it all accumulates. You earn all TC compensation, plus RVP compensation, and now, SVP Compensation, you get increased residual income on your entire organization, and at this level, you are also eligible for an annual retreat.

Now, I know when most people learn about the ACN opportunity, it’s pretty hard not to see the potential and get excited about it. However, no matter how good an opportunity is, if you do the wrong things, you will not have the right results, and that is why ACN believes so strongly in providing the very best training and support possible. All you have to do is decide whether or not you want to be a part of ACN, and then get trained.

We offer training on exactly how to build your business from A to Z. We offer local, regional, and international training events. You may be in business for yourself, but never by yourself. If you’re a success, we’re a success.

The information that you just went over is meant to be a brief overview of the ACN opportunity. It is designed to give you enough information so you can decide whether the timing is right for you to pursue it. Please get with the person who shared this information with you, and let them know if (A) you’d like to try one of our services, and the latest technology, ACN’s new video phone, or (B) if you’d like to know more about the opportunity, or (C) you’re ready to get started. Thank you so much for your time, and take care.

### **See Life’s Moments: ACN’s Video Phone**

Announcer:

The road to life can take us places we never expected. The ACN Iris 5000 can help you get there. Share all of life’s moments – face-to-face, anytime, anywhere. Invite out-of-town guests over to see your

new place. Real moments, in real time. Always on, always connected. No matter where you are, loved ones can now see life as you experience it. Unwrap surprises together, cheering along with the team, celebrating everyday moments.

Make distance obsolete by bringing the conversation up close and personal. Even from across the street or across the globe. Whether it's talking fashion, catching up, or just saying, "I miss you," every call brings you closer. It's the moments we share with friends and family that connect us. It's those connections that ACN is all about. Admire a work of art. Let someone know you care. Or, just hang out with friends. Life moments you don't want to miss, and we want you to be there, face-to-face, anytime, anywhere. The ACN Iris 5000 Video Phone: say goodbye to long distances, and say hello to life without boundaries.

## SPOTLIGHTS ON SUCCESS

### **Simon Abboud**

On-Screen  
Text:

Personal stories are shared by some of ACN's top producing Regional and Senior Vice Presidents. Success as an ACN Representative is not guaranteed, but rather influenced by an individual's specific efforts. Not all ACN Independent Representatives make a profit and no one can be guaranteed success as an ACN Independent Representative.

Simon  
Abboud:

My name is Simon Abboud and what ACN has done for me is given me total freedom to make all of the choices that I want. I could work when I want, with who I want, wherever I want, I pretty much do whatever I want whenever I want to and that is what ACN really means to me.

I remember before getting involved in this business, I was actually 19 years old. I had never had a job in my life. I had never had a business in my life. As a matter of fact, this is the only thing I've ever done.

And back in the day, my dream was to be a lawyer and I was gonna study for many, many years. Actually, my dream was to go study in Europe, in famous universities and come back and be the great lawyer. And I studied hard, but I got myself about \$25,000 in debt, and I had to find a way to get out of that. So I actually looked in a newspaper at one point and I saw a little ad. And what that ad said was: get paid every time the phone rings. My car at the time was a

Chevette 1987. I mean the whole car was worth less than 500 bucks. I mean, it was two colors, it was black and rust. It was beautiful. So, I got involved, and it was kinda hard for the first few years. It took a few years to get it right. I remember going to school, going into the cafeteria, stopping people, trying to explain to them ACN, people laughing at me. People telling me, you want me to get into a business that costs more to get involved than your car. You know, people telling me, you live with your parents; you have no credibility; you have all this debt. You know, it was kinda hard. A lot of friends didn't believe at first. It's funny how things change with time though. You know, the result has been unbelievable.

I live in Old Montreal which is a very European-like little part of North America. It's probably the oldest city in North America. Just walking around here is a great feeling, you know. It's just some atmosphere that you cannot find anywhere else in North America. And I just, you know, walk around, go to different restaurants, go to different cafes. And we're constantly among friends.

I've never been the type of person that really loves cars or wants to buy cars or been motivated by cars or different things like that. But one day I just told myself, hey you know, if it's possible, why not get a great car? And now driving around in that car in the city of Montreal, you know, it's just a great thing. It's just a great car, you know. And it's a lot of fun.

Correct. Well, actually, I'm in town tonight. I just got back from Europe. Yeah, we had a convention in Italy. It was awesome.

See I just want to wake up whenever I want. And I could wake up and call a few friends. Go for a cup of coffee. Just walk around. Eventually you know, we just end up on a boat or something and have some fun.

And after we do that, we just, like, rent a big suite of a hotel or something with a big terrace and just have a party there, or whatever we need to do. And the bonds that you create by doing activities like that with your organization is something not only extremely solid for life in general, but is amazing for this business as well.

The part that I love the most about ACN is that what you're really building is a business, yes, but you're building a family. As you're growing your group, you meet so many great individuals that actually end up being your friends for life. And you travel the world and do different things with them.

The future starts now and we're all in front of it. So, are you guys ready?

We have big goals financially. We have big goals for the organization. What will be ultimate satisfaction is to be, even the smallest part, just to help a little bit, in making ACN by far the largest network marketing company in the world. And we know that that's going to happen. It's just a question of time. So being a little part of that is going to bring the biggest amount of joy that I could ever get in my life.

### **Mike Bisutti**

On-Screen  
Text:

Personal stories are shared by some of ACN's top producing Regional and Senior Vice Presidents. Success as an ACN Representative is not guaranteed, but rather influenced by an individual's specific efforts. Not all ACN Independent Representatives make a profit and no one can be guaranteed success as an ACN Independent Representative.

Mike Bisutti:

Before ACN, I was a waiter. Uh, I was coaching volleyball at the local high school and I was doing property management and I was a fulltime student at Cal State Northridge. So, I was super, super busy, and at the same time, though, I was \$30,000 in debt, so I was super, super broke.

I got introduced to ACN by a buddy of mine. He invited me down to training, and it made so much sense. Right from the very beginning, when Jeff Weber started talking. I was like, wow this makes a lot of sense. At the end of it, I walked right up to Jeff, I go, I'm your man, I'll do whatever you tell me to do. And he kinda looked at me. And I went to my first meeting in flipflops, shorts and a tank top. You know, my hair was crazy curlier than this even, way out to here. He kinda looks at me and looks at me and goes, "Get a haircut, get a suit and have a meeting at your house on Monday night." And that's how I started ACN. I had a meeting and it was just, uh, took off from there.

My early goals in ACN was simply just get out of debt. And I was \$30,000 in debt. And so, I was like ok, if I can just do ACN and make an extra 1,000 bucks a month, that would be awesome because I could start paying down my debt. Even though I was working three jobs and I was a fulltime student, I would squeeze ACN in every chance I had. Because of that, I saw my business start to grow. People joined my team, and I understood the concept of leverage. If I

just keep putting in as much energy as I can over a consistent amount of time, over a period of time, and keep helping people get in and get going, even though majority of us only had a little bit of time each day and a little bit of time every week to build our business, once you have a bunch of people doing a little bit, that adds to a whole lot.

And that's how the business started just exploding upward and, um, my motivations and the things I wanted to accomplish became a lot larger than just getting out of debt, you know. It ended up being, ok I could be debt free and I could get the home I want, and I can drive the car that I want. I can give to who I want. I can do some phenomenal things. Help my family. It's really a lifestyle ACN has given us to do the things we want to do. I mean, here's my lifestyle. Wake up when I'm done sleeping. That's always a good thing. My wife Kylie and I have gone to different countries, we've been on cruises. You know, we go out – we love to hunt. So we go hunting and camping and fishing, go on the lake, or we just jump right on to our Sea-dos and go out there all day long. We can do whatever we want to do. You know, go to the movies. Hey, there's been like a week straight one time where we said, you know what? We're just going to watch movies all week long and I just cooked a bunch of food up. We were having pasta and meatballs and, you know, eating coffee ice cream at night and just chilling. Having time and money together has been, uh, just an incredible blast. There's no restrictions, do what you want to do. That's pretty cool.

It's really, really neat cause we do a lot of family stuff, you know, when we're with Noah, we'll go out and we'll just goof off the whole entire time we're together. Noah actually, he's kinda a little king. He gets to do what he wants to do. You know, he just runs around and plays with whatever. And we take him to different places; the park and fairs and you name it. He's just – it's just a lot of fun to be able to just all of us be able to do what we want when we want to. I'm able to go and goof off with the family and you know, spend time with them and not worry about any of the stresses of life when it comes financially, because that residual income keeps coming in.

One of my driving forces now is to work with the people that I've developed relationships with and help them do the same things. Help them be able to have a car payment covered, have their bills in their house covered. And whether it'd be me going out and doing some meetings for them, some trainings for them, conference calls for them, or just hanging out with them and just talking and give 'em some personal coaching, that motivates me. I really enjoy doing that.

### **Debbie & Geoff Davis**

On-Screen  
Text:

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Debbie  
Davis:

My name is Debbie Davis. My husband Geoff. We have our three kids, we live in Leonard, Michigan. Um, we are proud ACN representatives. We've been involved with the company for 15 years. And our lives have been completely changed as a result of this incredible opportunity.

When my husband Geoff and I got married, we had this dream that we just wanted to design our own home and we wanted to build it ourselves. We wanted to decorate it, you know. We just wanted our hands on every single part of it. And we got excited about thinking about that and that became a common goal of ours from our, the beginning of our married lives that we had together to find a way to be able to afford what we wanted to build and to have money not be an issue. So that became just this quest that we had for ourselves and our married lives together, that was really fun for us to dream about and have that common goal. And it was an 18-year process.

Some of the obstacles that we had to deal with when we were trying to have one of our dreams come to life was the fact that, um, the lack of money was number one. That was probably the biggest thing because we knew we had to have a certain amount of money in order to break ground. Geoff made a very good living with his job and he was doing very well but we, but it was paying the bills. It wasn't giving us the extras that we wanted.

Geoff Davis:

The house that we designed was way bigger than our wallet could afford at that point. So, we needed a way to be able to have some extra income coming in on the side. And that's when we started to look at other things.

Debbie  
Davis:

I really wanted to contribute to the finances as well, to help and reach our goals faster. I really wanted to be able to do something on the side that could be very flexible for me, that could fit into my lifestyle, and that I could be in control of.

Geoff Davis:

In 1993, this amazing business came along, ACN, and we got involved. Actually, my wife got involved, and I was supporting her at

home. Because we had, we did find a parcel of land that we could build on. And we got a pretty good price for it, but it was fully wooded. So, I spent every free moment that I had, which, you know, there weren't many, and I was clearing the property. It was about two and a half acres, fully wooded. And I was clearing the property of trees to someday, somehow, maybe build our house on it. At that point, Debbie was putting her head down and she was going to work with ACN.

Debbie Davis:

ACN has just been an incredible vehicle for us to be able to realize that dream as one of our dreams. And in 15 months, we actually had enough money to break ground on our dream home.

Geoff Davis:

We started building this home in 1995, of course we wouldn't have been able to do that without having the financial means to do it. But when we started, there was really no looking back.

Debbie Davis:

The seventeenth month after that, we moved in and two weeks after that, I pulled a big stretch limousine up in front of the Chrysler building. And I had a big heart on the back of it, like people do when they say 'Just Married' and ours said 'Just Quit.' And our three kids were inside, and we came to work and walked upstairs and put 'em in that thing and drove 'em away into the sunset. And it was just an incredible day. And, so, to be able to move into your dream home that you just built, two weeks later quit your job. Um, it was pretty extraordinary.

We do use the house to entertain a lot. You know, we love it. We love our friends. We like having people over. Kinda hard to draw the line right now between our friends and our business partners, because they really have become so much of our family. So, we like to have barbecues. We like to, you know, just have people over for fun. You know, have people over, watch movies, you know, whatever. We actually just re-did our landscaping a few years ago to have more patios to fit more people. We just love being here, it's a wonderful place, and we enjoy it. We like to share it.

Welcome, everybody. How many of you know people that own their own business? How would you like to do something one time and get paid a lifetime? Because most people have jobs.

My organization is amazing. I just can't take credit for most of it. It's just incredible to me, though. I woke up starting, um, just like everybody does, by talking to people. And I woke up one day with an organization that literally spans the globe.

Everybody knows about it. It's ultimately a dream come true. That's what's exciting.

I'm just so honored. It really honored and feels so very privileged to just be a little part of their lives in some way. They've blessed me and I'm just so grateful for them.

Geoff Davis:

Ok, Mark, I talked to your friend John and we've got a meeting tentatively setup tomorrow at noon at the office.

I really do enjoy working with Debbie. She- To this day, she constantly amazes me. She is such a leader, such a tremendous motivator. We don't have motivators in the corporate environment, but in this- in this world, you do, and Debbie is one of the best.

Debbie Davis:

Geoff and I have three beautiful children. Awesome kids. Um, we've really, really been blessed.

Our oldest one, Brad, he's 24. He's just a great kid, great sense of humor. Has, you know, he's a tremendous artist. He's also done a lot of the artwork in my home. He's also a musician. He sings in a band that the boys have.

Our youngest son, Devon, um, he plays the guitar. Just picked it up one day. He asked for a guitar. I said, only if you promise me you'll practice. That has been about five years and he hasn't put the guitar down.

Casey, our daughter, she's in the middle of the boys. And she's out in California doing the acting thing. You know, she's trying to find her away out there as far as what she wants to do, standup comedy or acting or whatever. Um, all of our kids just are very, seem to be very motivated in the things that interest them and have the most incredible sense of humor. So, they're a lot of fun and just, you know, really good, caring kids. We love them to death.

Geoff Davis:

ACN was the catalyst that helped us achieve financially everything that we have in life right now. You have to have a vehicle, right? To accomplish great things. ACN was that vehicle for us. This really has been a life-changing experience for us. I couldn't even have dreamt what we actually have now as a result of this amazing business that we have.

### **Jeremy & Mindy Deeble**

On-Screen  
Text:

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Jeremy  
Deeble:

Mindy and I, we've been married now for uh, coming up on nineteen years. We've always been business owners. When I first saw ACN, I really had one main goal and that was to get home for my family. I was traveling. I never saw 'em. Really I was gone 5 to 6 days a week and I just really wanted to be home.

Mindy  
Deeble:

Um, I felt like a single mom because he was always gone. And working full-time, you know, it was really, really hard. Uh, we were just looking for something that would give us more of a lifestyle. We felt like we either had time or we had money, but we never had both at the same time.

Jeremy  
Deeble:

We got married to spend time together, and we weren't able to do that in our other businesses. But ACN allows us to spend time together and do the things that we love to do together, and that's probably been one of the greatest benefits of ACN. My brother actually is the one who introduced us to it, and he called us up and just said "man you gotta take a look at this thing".

Mindy  
Deeble:

And I kept saying, No I'm not going to look at that. We've got way too much going on, we're way too busy. But I'm so grateful. It took us two months to finally look at it. But when we looked at it, it was the— you know, we knew this was it. This was where we were going to be. And it's been incredible.

I just don't know of any other company that can create the lifestyle that we have today. And with the economy and everything that's happening right now today, so many people are looking for something that's going to give them more in their life. Before ACN, I remember just wondering, ok, how are we going to pay this payment, how are we going to pay the next payment? What's great about ACN is we're not stressed. I don't have to worry when things are going to be paid because it's done. It's all taken care of.

Jeremy  
Deeble:

We have an opportunity to be a part of a business that truly is recession-proof. We're – you know the product and services that we offer, people are going to continue to use no matter what. And no

matter how tight things get, people are going to continue to pay to communicate. We really believe that every household in America is going to have some sort of videophone in the next few years, just like everybody is carrying cell phones around now. And you know, ACN has kinda been the leader in that technology and at the very forefront of that.

There's just a few simple things that it takes in order to be successful in ACN and one of them is a consistent work ethic. And if people come to the table with a consistent work ethic and they're willing to follow the ACN system, there's no reason why they can't make whatever goals or dreams that they have come true.

We had a goal to have a cabin on a lake and last year we were able to accomplish that. We've been able to spend great time up with our kids on the lake, you know, Tuesday, Wednesday, Thursday, nobody else is up there. You've got the entire lake to yourself. It's beautiful and you're just up there with your family by yourself. And in my opinion, there's nothing better than that freedom. It really has given us the freedom to work when we want to work, play when we want to play, and just live the lifestyle that we really always dreamed about.

Mindy  
Deeble:

If you're looking for more time or more money in your life, I say ACN is the very best option for you. You can create whatever kinda paycheck you want to create in ACN.

Jeremy  
Deeble:

And if you're willing to come to the table with a work ethic and again, follow the system that we have in place, then you can truly accomplish all the goals and dreams that you have, that you've ever had in your life. And I truly believe that ACN is the vehicle that will allow you to do that. You have an opportunity to be a part of something very special. And ACN will change your life just like it changed our life, if you're willing to follow the system.

### **Darin & Jennifer Dowd**

On-Screen  
Text:

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Darin Dowd:

Basically, I've been a hard worker my whole life. And I was in a situation about um, uh- three or four years ago where I'd been a

business owner for about ten years and kinda came to a point in my life to where I'd worked very hard, but not having any time with the family.

Jennifer Dowd:

We had this bright idea that if we were willing to make a two-hour commute into the San Francisco Bay Area every day, we could make two to three times the income. So that's really what we did. And for the first little bit, it seemed pretty good, but after a while, we realized "what did we do?" Here we are making a better income, but now having no time together with our four kids. And really it was just getting to be a frustrating situation.

Darin Dowd:

It kinda came to a point to where I wanted to get home with the family, and was really looking for a vehicle to do that.

Jennifer Dowd:

I was actually contacted by one of my best friends about ACN. They said, we found this incredible business, you've got to check it out. Pretty much blew her off for three months. Um, and then eventually she actually called me from an international training event with ACN and I could hear the excitement in the background on the phone. And basically, I realized they were moving on with this with or without us. And I really didn't want to go visit 'em in a year when they'd made their millions and go oh man I'd wish I would've.

So, we figured the smartest thing we could do is to go check it out. We knew the most expensive thing any of us can own is a closed mind and pretty much fell in love with it the minute we saw it. Well, the great thing for us was that our friends who introduced us to ACN had had success very, very quickly. They have an incredible work ethic, and so they'd been able to replace the income that they were currently making working with the company for just a few short months. And so our goal was just to do exactly what they did. And in fact, in four months, we did reach a position at the company that not only replaced Darin's income, but doubled it.

One of our favorite things to do is we love to go boating with our kids. And so, you know, being able to take that boat out several times during the week with the kids and boat all day long when there's no traffic at the lake.

Darin Dowd:

The awesome thing about it is it's, it's not only freedom, but it's choices now. Before I didn't get to choose. It wasn't a choice about the traffic and the commuting and the day that I had to put in. And now, we have choices every single day and we can swim in the pool longer, you know. We can hang out together as a family. I can actually help my kids with their homework. So, there's just a lot of

choices and options for me, working out of the home, in an awesome home-based business it just creates, every single minute of the day you can have choice in what you can do with the family or not do or when you're going to work or when you're not going to work.

Jennifer Dowd:

You know, just all of us being able to jump in the pool together and play a quick game of pool volleyball or whatever. You know, there's-there's times that, you know, the kids are out at the pool and our work day – this is kinda crazy—but our work day consists of sitting on a floating chair with our cell phone in our hand in the pool making phone calls while the kids are playing in the pool. I mean that's pretty rough.

### **Nathan Goldberg**

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Nathan Goldberg:

I was not a big business person. I wasn't someone that had a lot of experience. I was a waiter. And I did waitering for about seven years and I just tell people this: to be successful in this business, it starts with a bunch of different factors.

Number one, it starts with belief. First thing you gotta do is you gotta believe in the company. And the best way to believe in the company is coming to an international training event and getting a chance to meet the owners and who's behind this opportunity.

Number two, it starts with belief in yourself. This is where ACN's personal development program – if you're willing to stick it out and make a decision to come to every single possible Saturday training, briefing, and ACN's international training events, which I call ACN university – if you're willing to stick it out and go through the learning curve, everyone could be as successful as they want to, but they gotta make sure they're willing to learn the business model.

After three months of doing this on a part time basis, things went a lot, lot better than I thought. Went full time with the business. I, personally, in my ACN business in my sixth month, made more money that month than I made in a year as a waiter.

I love the fact that I can wake up when I want. I get to work with the people I want. Have a lot of fun. I don't have any of that stress, like oh my god Monday is coming. Every day is Saturday in the ACN world.

I start my day at 11 o'clock every day. That's something that I really enjoy, the fact that I can wake up kinda when I wanna wake up, there's no real alarm clock. To be able to change some major things in my life. I was able to actually retire my mother after working for 41 years for the US consulate. It's been now sixteen or seventeen months my mother's been able to stay home and enjoy her retirement, all because of ACN's opportunity.

I love the fact that I get to travel.

Travel has been a major passion of mine. Because ACN operates in over twenty different countries, I have a chance to travel to all these countries. Not only get the chance to visit and have some fun, but create relationships in those marketplaces where I would've never met anyone in the past. It's funny, I have relationships with people in France; people all over the United States, in Australia. All because of this wonderful opportunity.

What I love about ACN the fact is, that not only do we put a lot of hard work in, but we also play hard as well. All the people that we work hard with, we also go and have a great time. We love going out on a night on the town. Having a great steak dinner with some friends. Enjoy some great wines and great company. Hanging back with some friends and playing pool at home. Out with some different friends and taking a stroll down beautiful Toronto. It gives us a chance to not only build a long-term relationship, but share common goals and dreams of where we're going.

### **Spencer Hunn**

On-Screen  
Text:

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Spencer  
Hunn:

You know, I grew up in a, I guess you could say, a typical middle-class family. My father, mother, very educated. My father was a graduate from West Point and then later a colonel. And I have five

sisters. So however much money you have with five sisters was to say, life's tough, ok? And so financially I didn't come from having a lot of nice things. But you know, always happy, always having a lot of fun with the family. And that's really my main motivator to having success is to spend time with the family.

Before ACN, I played baseball. I got a scholarship at the University of Utah. I was probably as busy as anyone could be. And I was- It was basically busy with baseball, school, church activities and other things like that, but it was still 70, 80 hours a week. So the idea of even getting a part time job was out of the question. Which I think is pretty funny now, that I was able to start a multi-million-dollar company, because I had time for that, but I didn't have time to make eight dollars an hour. And that's one of the pretty magical things about this opportunity is that it works for busy people. A lot of those, you know, dreams and goals about living the lifestyle that I wanted to live as a professional baseball player can become a reality in ACN as being a Senior Vice President.

You can live wherever you want to live. And also as your organization grows, you know, you find other places that you never even knew about.

My latest, I guess you could say, goal or project was to buy a house in every city that I like. So I can always be going home. Going to college in Utah and starting my business there, it's just a great place to live. You know the mountains are beautiful there. I love it. You know, it's an amazing home. It's a great place. You know, waking up in that home, it feels that you're, you know, perhaps in like a five-star resort and you know, it's kinda in the mountains there and it gives you that feel. And, you know, in the winter time it's snowing. You know, one of the athletes in Utah lived in a hotel and I said, man that would be a crazy lifestyle, to live in a hotel.

And so uh, you know, one of the nicest hotels in Bellevue has residential units and so I got one of those, and it is just absolutely amazing. Every time I go home to work in Washington, it feels like I'm on vacation. The view is unbelievable. We're on the thirty-fourth floor and it's just, it's amazing.

You know, it's mainly just very humbling that I could be in this position, to never really have to worry about, you know, finances. You know, there's always going to be stresses and problems in life and, and- you know, money does not buy happiness. It's a choice. But it's really nice to never have to worry about it and to have that one stress out of your life for good because of a great opportunity like

ACN. You know, what we can realize is that, you know, without the courage to do it, you know, you're never going to know. Because that's really the only thing that holds people back is perhaps a little bit of fear of the unknown, or the fear of failure.

My father used to always say, you can't hit a home run unless you swing the bat. And you gotta go for it. And that attitude is what got me started in ACN. And that's the only way that you're going to connect big is if you go for it.

### **Mathieu Lamontagne**

On-Screen  
Text:

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Mathieu  
Lamontagne:

Before starting ACN, I was a fulltime student, basketball player. So I was working also part-time, so I had a lot of, you know, work to do and you know, when you're nineteen years old, you go out, so I was very busy. The reason I started is because I wanted to make more money to help my family. You know, my mom used to, she used to work sixty hours a week as a nurse. So I saw her work a lot, so I wanted to help her financially.

Well, after basketball practice, one of my friends asked me if I wanted to make more money. I said obviously I want to make more money, right? So I went to a meeting and it was about two hundred people and I just, you know, loved the concept. When I started I didn't want to reinvent the wheel, because my mentor told me you gotta follow the system. And I think ACN, if you look right now, ACN has the ability for ordinary people, to make, you know, big things in this company. So I didn't want to change the system, I just followed the system, part-time at the beginning, and once I saw a good result, I went full-time.

My defining moment in this company in, in the last four years, was that my mom used to work as a fulltime nurse and we, had the chance to retire her on Christmas 2007. But what we did, also that same year of 2007, we bought her a condo in front of a golf course. It's amazing. She wakes up every morning at 7 am and she just watches the view. And she's always saying, thank you Mathieu, that's a good view.

I think that's something that freedom with ACN helps you help people in your family, to get that. Now it's not about just the money, it's about, you know, you know- I have more time right now to do what I want. You know, I love basketball. I love sports. I can play sports anytime. I travel a lot, which I couldn't do before because of money or because of time. So, you know, right now with everything that ACN gives me, it's not just money, it's about time and you know, helping people in my family, so that's what ACN does right now.

I compare a lot of ACN with basketball, because I know that, you know, ACN is a team sport also like basketball. You know, you gotta use your teammates, and some are better in that position and you know, you got to treat everyone as your own players when you do ACN. And I think that in basketball you gotta play hard, you gotta go to the gym, same thing with ACN. If you go play basketball, if you don't play hard, if you don't go to the gym, same thing with ACN; if you don't go hard, and you don't do presentations, you don't go to meetings, you're not going to have success any of both. And I think also that in basketball you need to have a coach, you need to have someone that's going to tell you what to do, not because he wants- you know he wants the team to win. And I think you need to find a mentor because of that, you need to find someone that's going to coach you.

And ACN has a system for people that start to have, you know, simple stuff like that: a coach, teammates and you know, you gotta have fun also. If you don't have fun, it's not going to be worth the journey in ACN. But you know what, I really think that any sport you can compare to ACN: work hard, find a mentor and, you know, just really focus on your goals.

### **Franco Lofranc**

On-Screen  
Text:

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Franco  
Lofranc:

ACN has completely changed my life in many ways: From a business perspective, from a financial perspective, family perspective, time perspective, having time. I went from being a traditional business

owner for many years, since I was twenty-two years old to now owning a company within ACN that pays me residual income. You know, I was working from six, seven in the morning until midnight every single day. In fact, I used to have a couch in my office I would sleep on. I showered next door, back to work, back to the couch, and that was my life for years. But when you're in that life, you don't realize you have no life. That's just how it is. I barely saw my friends, almost never saw my family.

Then one of my really good friends called me up, and he said to me, Franco, I really want you to come look at a business opportunity. And I remember saying – I forget what I said to him. I said, listen, I cannot take on any more business that's it, I'm done. I just told him I don't have any time. And then he says something to me that changed my life: what good is all your money with no time? And that really hit home. I go, what do you mean? He said, well, you know, what if I could show you a way to have time and money together. And that intrigued me, and I went to go look at an ACN business opportunity for the very first time, and I couldn't believe that something like that existed. It's like, what you don't know that you don't know. I did not know that was possible, that life, until I saw the ACN opportunity.

And then I started dreaming, like is that possible? Can I really do that? Is that really – can that really be done? And then I started talking to people that actually had done it. I got to meet some incredible people that have had some incredible success in ACN and I started to follow them. I didn't understand network marketing. Didn't know anyone that did network marketing. Never did network marketing before. So my first year in the business, I wasn't very good. I was learning. I was patient. Being a business owner, I know that you have to be patient.

I'll never forget, it was two years in the business and I was kinda getting it a nod, and then you know, it's kinda like it all comes together and the whole picture makes sense to you. When you get that you can never forget it. And you love this business forever and you can master it now and you can be almost everywhere you want, anywhere in the world and you can have success when it all comes together.

One of the reasons why I wanted to do ACN was to retire my mom and dad. My mom and dad, um, you know, were in their sixties. My father was coming off, you know, heart surgery. My mother, a brain tumor. And I wanted to be able to give them financial freedom, and thanks to ACN, they'll never have to work another day in their life. And there is nothing that can replace that, nothing.

On top of that, for me personally, it gives me a chance to even have a life. I had no life. So for me to have a life now, to be able to do what I want when I want, that- that just floors me. If I want to go on vacation, I go on vacation. If I want to take off for a week, I'm gone. I don't have to worry about that. Because that's the power of residual income, what ACN's provided for my life. I probably would never do a network marketing company that wasn't- what- the products and services that ACN offers. Because you know, I've seen people in other network marketing companies struggle, trying to sell a juice, or a lotion or a potion. These are not something that everybody can use, or has value for, the – they might be really good products for some people.

But what we have is for everybody. Everybody uses it. You use it. I use it. Every single person watching this video uses it. We all use it. What we have is perpetual and it's eternal and that's what got me excited about this business. That's what real, true residual income is. You can build something, and it keeps paying you over and over and over again on the work you did one time. I'd tell you right now, today, you couldn't pay me enough money to go back to traditional business ever again. I'm done with it.

### **Kurt Ludlow**

On-Screen  
Text:

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Kurt  
Ludlow:

I actually came from a town of 1,200 people, so very small town. Watched my parents, uh, work hard to have what they had, and they're really in a situation where they were just, uh, living to work in my opinion. And I wanted a lot more.

Ended up moving to Las Vegas to meet a friend that had a mortgage business out there and started to learn that industry, and eventually started my own company. We started having success and- and I started working a lot of hours, twelve, fourteen, sixteen hours a day, that really left just an hour or two available to really spend some time with my family. One day I woke up and, you know, I looked back at the past five years and realized how quickly that five years had gone by, and everything I'd missed in that five years. And, uh, I realized

that if I didn't do something about that, uh, make some changes, then the same situation was going to occur.

And just shortly thereafter the opportunity of ACN was presented to me. I really was an individual that was very naïve to this industry, had nothing to do with it prior to getting started, and so there's a lot of negativity there. But as I sat down, I looked at the information, it immediately made sense to me. I was able to see a residual revenue check come in, although it was very small. I could really see that this was working. At that time, I really felt comfortable knowing that I had another solution in place. ACN has- has just literally put me in a situation that I didn't realize was, was available out there, you know, and a situation which gives me the time to choose what I want to do.

We play a lot of pool in our home. We spend a lot of time playing games at night, you know, that's one thing we like to do. And that's one thing I couldn't do in the past. You know, I didn't have the time. Or I had to be up too early, so I couldn't stay up and enjoy that. And now we'll sit up, we'll play games late. We'll get up when we want to get up. We'll go to breakfast in the morning. We spend a lot of time, you know, golfing. We just live a lifestyle that I didn't realize, that, that I mean, you know, we'd be able to- one day. It's something that I dreamt about being able to have. I can dictate my schedule versus somebody else dictating it for me. You know, as far as the time that I've been able to spend with my six-year-old and unfortunately my older, the children that I had, I didn't get to spend the time that I wanted to with them due to my circumstances. So to be able to be at his golf practices, his basketball, his baseball, to go golfing with him, and do the things that I've always wanted to do, and not be tied down to something that wouldn't allow me to do that.

Las Vegas, uh, initially, coming from, you know, a small-town atmosphere was hard. It was hard. It was hard to swallow. But now that we've been there for the amount of years we have, I love it. It's, uh, so great because, you know, having the strip close, we can go down. We can enjoy the strip. And if we go down and stay for a couple of nights down there, it's kind of like a vacation in itself.

Think long-term in this business, cause all it is is a business, and as any business, it takes time to build, time to develop. And as long as somebody understands that, that this isn't a short-term deal. This isn't something that could come in and make you wealthy in just a matter of months, it's gonna take time to develop that. But the return on that time is phenomenal. Most of us have quit dreaming, and ACN is something that can get you dreaming again.

### **Patrick Maser & Mike Maser**

On-Screen  
Text:

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Mike Maser:

Pretty simple for me, I was selling cars and, uh, you know, realizing I was never going to get rich working for somebody else. Took a look at this. Liked what I saw, but you know, I realized the phone was not a fad; it was going to be with us long term.

I was working hard for somebody else. The problem was the vehicle I was in was only going to make me so much money. There's only so much time in the day. And, you know, I hit a glass ceiling in any company I worked for.

You know, I think the real thing here was the system. The company had a system in place. They took care of all the hard stuff. They took care of the customers. They took care of the group. And, you know, I didn't have to go out and rethink anything. It was like a franchise, you know. You know, you go into a franchise, you don't think. The same thing I did here was just became very coachable and teachable to the system. Learned from the people that have already walked in the, and you know, became successful, and I walked in their footsteps. You know, there's sacrifice here. We were hard workers at whatever we've done. And you know, there were sacrifices here. The benefit to this is, you know, getting farther ahead quicker, without putting a forty-year commitment in with the company, you can do it in four, five, seven years here, and then enjoy the next thirty. And that's the big thing, but it's looking outside the box, you know. Closed minded kept me in a job. Close minded kept me skeptical and broke and when I opened my mind, I really started seeing things differently, and it allowed other people to sort of steer my vision that've already went there.

### **Art & Jennifer Napolitano**

On-Screen  
Text:

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Representatives make a profit and no one can be guaranteed success as an ACN Independent Representative.

Art  
Napolitano:

My name is Art Napolitano. This is my wife Jennifer. And ACN has given us financial security. It has given us the freedom and time to spend with our children. And we have a lifestyle that few people even dare to dream about. The exciting part of network marketing is, everybody has a story. And when I first looked at network marketing, I was playing lead guitar for a rock and roll band. I mean I had hair down the middle of my back. Met my wife playing in a band. She's out there in spandex, and the funny thing is I wore spandex too back then.

Jennifer  
Napolitano:

Yeah.

Art  
Napolitano:

We had minor success back in the 80s. We had one record sold about 50,000 copies in Europe of all places, and after ten years of that, I took a step back from my life at the point I hit twenty-nine years old, and we thought about maybe someday getting married, having children, buying a home, and I really looked at my financial picture a little differently than I had in the past. I loved music, you know, it was something I worked ten years at to try to get big recording contracts, but I was at a point where I had to be realistic in my situation; I was driving a car that had a hole in the floor. You know, we covered it with a mat. I've had my phone shut off, cause every month was juggling my bills. I've had my bank account closed at twenty-nine years old. I didn't even have a legitimate bank account to cash a check. And you know, when I took a step back, I realized I was sick and tired of that. I didn't want to be broke and I just wondered what was next.

It was, uh, six years into ACN's existence that I stepped back, and I said, you know what, the timing has changed in my life, you know, what's going on here? We got started, actually, together and we're doing presentations. We started to learn the industry. Um, we worked real hard. Made a lot of calls. A lot of people laughed at me. A lot of people said, oh you're going to get wealthy, just like you're gonna be a rock and roll star. They don't laugh too much when they see where we live, and the fact that, you know, we're at every one of our kids' events; you know, we're at the open house for the school, or the teacher's workshop. I can plan around those activities, you know, daytime soccer games after school or going to see our daughter in gymnastics.

As a parent, we all want to do the best we can for our children. And I even remember how many hours my dad worked in a normal corporate situation. You know, it was very difficult to leave that corporate job or that normal job and be at your kids' activities. Because obviously the commitments are serious, especially the higher you go in an organization. And what I've found is the higher I've gone in this organization, the more freedom I had to be able to do those things and give time. You know, like being able to coach the baseball team this past year, like being at my daughter's gymnastics, whether it's practice or meets. You know, I get to build my own schedule around the things that are important. Of course, my business is important and you gotta work. But I also get to take care of business at home. You know, that's- I want to be known first as a father, you know, to my kids and a good husband to my wife, and then have a good business as well.

Jennifer  
Napolitano:

Well, I'm a stay-at-home mom, but I am so busy I don't even know what I do every day, but I am so busy at it. After running around, running the kids around to all their events, it's nice to jump on my horse and just go out where it's nice and quiet and go for a nice trail ride. It's peaceful. It was almost like I can be a kid; I can still be a kid. I can go up there and play and just have a ball, while he's in there doing conference calls.

Art  
Napolitano:

One of the benefits of being with ACN is that we get to travel for business a lot, and we mix a lot of fun in. So in the last couple of years, I've actually done seminars for ACN in 19 countries, mostly focusing in Western Europe, but we had our first chance to go to Australia.

Jennifer  
Napolitano:

To get to go on a helicopter to a private sandy beach and have a picnic lunch, it's great.

Art  
Napolitano:

You know I think everybody would love to have a dream house. And through ACN and network marketing, we've been able to achieve that. We have a great swimming pool and a hot tub, which is great for the kids. And I've built myself a nice, artificial golf green. 2,700 square feet. Three tee boxes.

Nice shot! Get it on the green!

What's really nice is my son is a really good golfer. He gets to go to golf camp every year and he's taken all kinds of trophies. He doesn't even know why he's good, because he's been golfing since he was just in diapers even. But that's been a fun thing to have.

And then inside we have seven bedrooms, we have ten baths, seven showers. Also, we have, you know, an incredible game room. You know, we really enjoy sharing this with our friends and with our family, because only when we have friends and family visiting, is it really exciting to live here. You know, it's really not that much fun if you don't have people to share it with. It's so exciting to build the relationships I've built around the world. You know, to be able to see them succeed, to see people start to earn money that they never earned before, to have confidence in themselves that they never had before. And I learned that once I started focusing on helping someone else, helping build people and helping them su- to succeed, and then it came back to me in multiples. And that's what's the power of network marketing: a few people sharing an idea with a few people. It's so much simpler than people understand. It's such a new way for people to make a living and to really have the life, the life they deserve.

It's amazing how life comes in a full circle sometimes; because it was lack of the success I was looking for in music that led me to looking for new opportunities, which landed me in network marketing in ACN. After I developed that financial success I was looking for, I started back in music again. I got together with some of my old bandmates and we started playing with an idea that eventually we'd record a new album, and maybe even go to Europe and tour and you know, that's just what happened.

We had shows in Holland; we played at a convention, it was over five thousand people partying with us, having a great time. And we got to play all our original music and the reaction was just awesome. It was like "we made it." You know, it's like, you know, I get a lifelong dream come true after all these years. In fact, at forty-seven years old, I told my kids, never give up your dreams. Never give up! Because here's a situation where, you know, many, many years after I put music on a backburner, it's come full circle again. And it's just a lot of fun. And I don't need hit records any more, but it's what I love to do.

**SAC Global (Adrian Eimerl, Jeremy Rose, Shawn Herrick)**

On-Screen  
Text:

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Jeremy Rose:

What I've discovered in ACN is that we can make money by helping people. And the greatest part is that we get to help the people we really like. You know, our very best friends have come from ACN. Um, I'm just so excited about the team that we have, that we've put together. We take a lot of trips together, we do a lot of, uh, like family-type activities together because really our team is kinda like a big family. Um, personally for my wife and I, I think the greatest thing for us is that it's given us the ability to work when we want to, and just being able to be there for my kids when they want to go to the park in the middle of the day. We take a lot of vacations.

When I used to have a job working in a seafood restaurant, I worked forty hours a week, every week, every month, every year, in order to get paid. Um, I couldn't take a vacation. If I took a vacation, I couldn't pay my bills. The beautiful thing about ACN is that we've been able to actually go on vacation and we can afford to bring the kids with us. Um, we've been able to travel and see a lot of places. And just being able to be around my kids, my grandma, my brother, his wife, their kids, it's probably the thing that ACN's given us that we love the most.

Shawn  
Herrick:

The greatest gift that, uh, ACN has given me is freedom. And I really think that freedom is priceless. It's one of those things where, if you can have time and money together; it's just amazing.

One of my greatest passions in life is to be out on my boat. I think that when I'm out on my boat, I'm at peace. I'm most relaxed. It's one of my favorite things to do. It's uh- You know, get out there on the lake, just the beauty of being in nature, the water. I'm out there with my friends, my reps, my dogs. It's just an amazing time being out there relaxing, just kind of chilling with your friends and just enjoying a beautiful day at the lake.

Being with ACN, it allows me to, you know, be on the lake on a Tuesday afternoon when most people are at work, and you know, the hustle bustle of the corporate nine to five, that's when the lake is empty. It's just been an incredible, incredible, rewarding career, uh, with ACN and it gives me the freedom to do my passion. So many people give up on their dreams, their hopes and their goals so quickly. Uh, I just tell people, you know, make a five-year commitment that you're going to be here, whether it's part time or full time, just make that commitment that you'll be here five years from now, and enjoying success with all of us.

Adrian  
Eimerl:

The way I look at this is I think about myself personally. I owed it to my children to go out there and build something. I owed it to my family to go out there and create a lifestyle for them that- that I wanted to provide for them. Both my wife and I have been able to stay home and literally be full time stay at home parents. It allows us to really schedule all of our family time first and our business time second.

In terms of the material things, you know, we were able to build our own custom dream home. We live exactly where we want to. You know, we've been able to drive whatever kinda cars we want to drive, and, you know, take vacations where we want to go spend time together as a family and have the quality of life with our children.

I've spent more time with my daughter in her first five years than most people spend with their kids by the time they're thirty years old. Not because they don't want to, but because they can't, because they're forced going to work and providing for their families. So the lifestyle that ACN has provided for us, I mean it's a dream lifestyle. I know people that make really good money that spend no time with their family. And I know people that have a lot of time with their family, and they have no money to go out there to enjoy a quality of life. And ACN gives us both, both time and money to spend together and do the things we want as a family, and that's obviously the best thing.

### **Brian & Andrea Sax**

On-Screen  
Text:

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Brian Sax:

I think everybody is looking for an opportunity. The greatest thing that ACN has brought us as a family has been freedom, being able to do whatever we want, whenever we want. Being able to take vacations. We were able to have our dream wedding. We don't consider price. Nobody telling us what we have to do, when we have to do it. It's just wonderful.

Residual income is fantastic. It's just doing work one time and getting paid again and again and again and again and again, possibly for years and years, decades, for doing work once. Right

now, we're around 120, 130 thousand dollars per month. Our best month to date has been 218,000 dollars and the goal is, by the year 2012, to be over one million dollars per month, seven figures a month.

Andrea and I came to Australia about three years ago, and we fell in love with the sunshine coast. We're about two hours north of Brisbane here. And we're basically in the middle of nowhere. There's only fifty thousand people within miles and miles and miles of here. You definitely don't have to live in a big city to be successful. And bottom line, you can be anywhere in the world. You can be really isolated and still do very well at ACN.

Education is definitely not necessary to do well in ACN. That's what I love about ACN. Anybody can do this. I mean, it's just about heart and drive and desire. It's not about how much you know. It's not about how much you've learned. It's not about university degrees. It's work ethic, along with heart and drive and desire. It's an equal playing field. Anybody can do well at this business. The timing is great all over the world with ACN: in North America with voice over IP and video phones really rolling out and cell phones.

And somebody who's getting started today, in my opinion, has a much better shot of doing well simply because ACN's got more products, more services, it's more- it's more financially stable. There's more tools, like the DVDs and the magazines. A lot more support, both internal and external. Somebody who gets started now has it easy compared to how I had it ten years ago. ACN has brought me so many things and besides all the material things, besides money, the thing that I'm most grateful for is the growth that ACN allowed me to go through. And, I mean, I would never have found somebody like Andrea if I had not gone through the five years of growth I needed to go through.

### **Jeff Weber**

On-Screen  
Text:

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Jeff Weber:

Prior to ACN, what I did was, I managed hotels and restaurants. I was a bartender and I was a personal trainer. And I was probably

working about sixty or eighty hours a week. And I really didn't have a lot of free time. I was always working. Um, I didn't make as much money as I would've liked to make, which is probably like most people. And I was real open-minded because I was frustrated with what I was doing.

And so I got involved, real part-time the first five months. Matched my income for what I was doing, and was able to do this full-time from my fifth month on. And do some things financially that I couldn't believe because of ACN. And it's been a whirlwind. I've been involved in the company almost fourteen years. It's been the most amazing experience.

The thing for me was, I didn't want to change people's buying habits. So when I heard about ACN, what made sense for me was people are already using their phones. They were already watching TV. They were already using the services that we're marketing, and they were paying those bills every single month. So we could hook them up once, but we could get paid over and over and over again, whether we went back to those customers or not, they were going to continue to pay these bills. And that just made too much sense to me not to get involved.

I remember early on, getting my first hundred-dollar check, my eyes just lit up, and I thought, this is real. This really does work. If I can get a hundred-dollar check, if I just do twice as much as I just did, I can get a two-hundred-dollar check. I can get a four-hundred-dollar check. So when I was in the business five or six months, and got that first check for over a thousand dollars, that was it for me. I was so excited, I couldn't believe I got a check with a comma in it, for a week!

To be your own boss is just amazing. And I think that until you've experienced working for yourself in a company like ACN, I don't think you really understand the freedom that it really provides for us. I live on the beach. And I'm able to wake up and either sometimes I'll go to the gym and workout. Sometimes on the beach. And what's great is, when I'm done training, I can rollerblade up and down the strand right in front of my house. I can go down to the beach and play volleyball, and, uh, go swimming or go surfing. I think that we get almost spoiled because of the lifestyle that we lead, um, and it's just kind of been surreal to live that lifestyle.

I think that what made me successful was my reason why. I was told growing up by my dad that I was, uh, never going to amount to anything, that I was a loser, that I was quitter, that I was a failure.

So when I came into ACN, my goal was, I wanted to become successful, hit the regional vice president level where ACN promotes you on stage in front of 10,000, 20,000 people in an arena at our international conventions. And what I was able to do because of ACN was call my mom and my dad, especially, up on stage at the international convention and tell them that I'm not a loser, I'm not a quitter, I'm not a failure; I'm a regional vice president. And now I'm a senior vice president. And, uh, at that point I probably hadn't spoken to my dad for five or six years, and he gave me a big hug, and we are able to now get along. He's my number one supporter. And it's just amazing.

Had I never made any money from ACN, just to have my dad believe in me, and to have my parents respect me as a successful businessperson, for me, was way more valuable than the income. But I think the key to this thing is: never quit. There was nothing that anyone could say, or anyone could do that would cause me to quit this business. My goal now, over the next several years, is to help as many people live the lifestyle and have the success that I've been able to achieve for myself and for my family because of ACN.

### **George & Eloise Zalucki**

On-Screen  
Text:

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George  
Zalucki:

Hi, I'm George Zalucki and this is my wife Eloise. We've been in this industry now, at least I have, for I think back to 1975 and my wife has been at it for at least twenty years. So we had quite a bit of experience to evaluate an opportunity like this. And I'll tell you, this is a home run.

You know, I've been inducted into the hall of fame at my high school for athletics. I was voted the most athletic when I graduated. My forecast was, I was going to play for the New York Knickerbockers. I had all kinds of athletic scholarship offers in three sports. And I ended up actually going into the Marine Corps because I was confused. I didn't know- What direction do I want to go? When I come out of the Marine Corps, I really lucked out. I was in tremendous shape and I was playing basketball in one of the old

gyms in the city, and my high school coach was working his part time job, and he saw me there and this was three years later, and he said, "George what are you doing?" And I said, "coach, who's going to remember me?" And he said, I can tell you somebody who might. He said, Providence College is, you know, one or two players away from really making their mark. And so I went up to the college. They talked to me. And back then, if you got a scholarship and it was four years, they said, you've got four years. And in my second year there, we won the national championship in Madison Square Garden. And, and- I had a heck of a game. I was not the star of that team, but I was the star of that championship game.

I went on and then actually ended up teaching and- and coaching. I coached, you know, junior college basketball, and then I was teaching psychology and sociology. And then I became faculty coordinator and dean.

Then I worked in the criminal justice system, as a chief probation officer and counselor. In that capacity, I really got to know the soul of people, the people who are messing up in life. And I was able to see insights there that I couldn't find in a textbook. And so that's when I saw the marriage of my interpersonal skills and psychology and personal development, ok, and enlightenment, I saw those things in a network marketing context. Wow, what would happen when these two come together? A person wanting to change their life, has some dreams but have never been taught how does success really come together. What are the elements and components? What do I need to learn? What do I need to do? What disciplines, what do I need to change in my thinking? And how do I use my emotions? And there's where I came in and so it's- it's- it's been a very good marriage, you know, for us personally because of our passion for helping people become all they can become.

Well you know, one of the things people always ask me how I got started in music. And at nineteen years old, I actually had two offers to record. And at the same time, I had an athletic scholarship in basketball. They converged. Never lost my love for- When people come over, they love me to sing and do what I do and I, of course, I love it. Because it's my soul food. I just love music. And it's something I'll pursue for the rest of my life, you know. I'm- this is something I'm not going to leave. It's a passion I have, music and singing and playing.

Eloise  
Zalucki:

I think, too, in the business in ACN, it's a wonderful thing as a couple, to be able to do. It gives a whole different dimension to your life. And it's a very exciting thing to know that we're doing

something to help other people and we're doing it together. You know, it's not just George going out there doing things. I know what he's doing. And it's a part of our life.

George  
Zalucki:

She's very modest. She's phenomenal, ok? She is so supportive, and you know, does all the computer work and creates stuff. I'll find her, when she's on a project, you know, that we're doing, I'll find her sleeping at the computer. She's relentless. Don't give her a task and expect her to stop. But she's very modest. She stays in the background. She doesn't want the limelight. But I'm going to tell you something, I give it to her.

One of the great things you get – and I don't mean to overstress the material things – we have a huge home up in Michigan on two acres of land. It's got an Italian courtyard in back, a full kitchen and you know, it's a beautiful place, and that's our place up in Michigan, ok? When our son got the scholarship to play basketball at Tusculum College, we decided that we wanted to be close enough to be able to follow his college career.

Eloise found it in the paper when we were looking for a home down here, a second home. And we saw it, and when we came over, we looked through those front doors and we said, "woah, this is us." What we love about it is the location is beautiful. We come in on a nice country road going along the water on the Tennessee river. We were shocked. We are only five to seven minutes from our yacht, the marina, a beautiful restaurant. And we said we like this little air tight compartment at this stage of our lives, and then we designed the backyard. And we wanted that to be very peaceful with flowers and a fountain, and so that we could have that tranquility when we needed it to get away. And, you know, it's fabulous.

Eloise  
Zalucki:

And then when we walked in and saw the kitchen, because he loves to cook so much, you know, it was perfect for him. And, you know, I liked everything about the house. I loved the columns, and just the way the house flows. And plenty of room for everybody to come and stay. And to us that's really what it was all about.

George  
Zalucki:

This house has a, I call it almost like an Italian charm. You know, that you come in here and you see the pillars and the curves and the millwork is phenomenal. You feel at home here. This is a warm home.

We were able to buy a yacht and be able take our family – we've got a large family, you know. Nine kids and seven grandchildren and one more on the way very shortly and who knows what's coming next,

you know. And so we said, look we have set ourselves up through this opportunity, not only to have good things for ourselves, but to share it with friends and family. And I'll tell you that- that's pretty neat.

Eloise  
Zalucki:

I think the most fun that we've had, uh, since we bought the boat is when the kids have come down and brought the grandkids. And it is just so much fun, 'cause they go out there and those little kids love jumping off the back of the boat and swimming. And we've got one grandson that loves to fish, and so he's had a lot of fun fishing off the back and the front of the boat. And to me that just makes it worthwhile. It's a fun family thing for us.

George  
Zalucki:

It's just fantastic to have the success, the material and financial success, to be able to do these things. Again, not as possessions, but as a sharing type of thing. And having so many people we love to share it with.

### **Behind the Scenes at ACN**

On-Screen  
Text:

WELCOME TO YOUR PRIVATE, BEHIND THE SCENES TOUR

ACN'S WORLD HEADQUARTERS IS LOCATED JUST NORTH OF THE MAJOR FINANCIAL CENTER OF CHARLOTTE, NORTH CAROLINA

17 ACRES WITH OVER 140,000 SQUARE FEET OF OFFICE SPACE

STATE OF THE ART WORLD HEADQUARTERS

CENTRAL SUPPORT SYSTEM FOR NORTH AMERICA

MARKETING

EVENT PLANNING

CUSTOMER AND REPRESENTATIVE SERVICES

PRODUCT AND BUSINESS DEVELOPMENT

NETWORK OPERATIONS CENTER

RECORDING STUDIO AND TRAINING CENTER

AND EVERYTHING ELSE YOU NEED TO HELP BUILD YOUR BUSINESS

ACN AROUND THE WORLD

AMSTERDAM NETHERLANDS

SYDNEY AUSTRALIA

MONTREAL CANADA

WROCLAW POLAND

AMAL SWEDEN

SEOUL SOUTH KOREA

UNPARALLELED SERVICE AND SUPPORT

SO YOU CAN BE IN BUSINESS FOR YOURSELF

BUT NEVER BY YOURSELF

### **Commitment to Integrity**

On-Screen  
Text:

The members of the ACN Legal Advisory Committee represent and advise the Company, not its independent representatives or those considering an opportunity to become an independent representative. The following comments should not be interpreted as legal advice. You should make your own decision about whether the ACN opportunity is right for you. These comments are not intended to influence your decision and you should rely only on your own research when deciding whether to pursue the ACN opportunity.

On-Screen  
Text:

ACN's Commitment to Integrity

On-Screen  
Text:

ACN is a proud member, active participant and Board Member in the Direct Selling Association with a company-wide Commitment to Integrity.

Colleen  
Jones ("CJ"):

I am the Company's Global General Counsel, I am a Global Vice President and General Counsel of the company overall. So, I oversee all of the many in-house professionals that we have here at the

company, and I interface with the legal advisory committee, and I am responsible for all the company's legal matters on a day-to-day basis.

Robert Stephan ("RS") I was formerly a judge of the district court for thirteen years in Wichita, Kansas, and then served as the Attorney General of the State of Kansas for sixteen years.

CJ Jim Barker found me, I was over in London on a special project, and, um, we met, and we liked each other, and I met the founders, and I was very impressed by the founders.

RS So, I got a telephone call from Robert Stephanowski, and he talked to me about being a legal consultant to ACN, and I said, "what kind of trouble are you in?" and he said, "we're not in any trouble, and we don't wanna be, and that's why want to have you on the board."

On-Screen Text: Commitment

CJ The Legal Advisory Committee has a very special role at ACN, they are a group of highly-experienced, highly-educated, and expert professionals in a very particular area of the law that of course greatly affects ACN every day, and that area is multi-level marketing, and consumer issues.

RS The role of the legal advisory committee is to be aware of the consumer protection laws in the various jurisdictions, to examine the ACN business opportunity, and to make sure there is compliance with those laws.

On-Screen Text: Integrity

CJ Integrity is important for a number of reasons. Number one, uh, it's the founders personal code of behavior, and they demand that from the senior executives that guide the company's growth and affairs with them. Number two, it's important to them because they know that our independent representative group, and our employees, are the face of the company out in the business marketplace. And so when we ask our independent representatives to step up to the same level of integrity standards that we ourselves honor, we're doing that because, number one, we believe that, but number two, we know that as our ambassadors out in the business community, they're the face of ACN, and if one of them, any one of them, acts without integrity, that's a reflection on ACN's integrity and we take that very seriously.

RS Independent representatives come into the company and they expect the policies to be in conformity with consumer protection laws, because that will help ensure their prosperity in the future.

CJ I think the beauty of the internet, which has brought many changes to ACN's business and the manner in which we communicate with, and contract with our independent representatives, is that it's pure free speech in its organic form. Anybody with a computer can get up and post anything they want. ACN is aware of the bad press that's out there on the internet, and we pretty much ignore it.

RS I don't know of anyone or any company that, at times, won't have some negative statement made, and there isn't much you can do about that, but the record speaks for itself, and ACN has been very successful in complying with the law. A pyramid scheme is when you are paid to recruit others. And ACN is a customer acquisition company. And, as a result, it complies with consumer protection laws, and is not an illegal pyramid.

On-Screen  
Text:

RS Well, I've been with the company about twelve years, and when I first started as a legal consultant, they were only in the United States, and, man, have they grown and grown and grown, and they're now in, I believe, twenty countries.

CJ Despite its growth, the company has retained all the values that were present at its formation, and it's been a pleasure to be present to watch that, it's been an honor to participate and to have had a hand in guiding the growth of the company.

On-Screen Text: ACN has been successfully providing services since 1993 in a growing number of countries of 4 continents around the world.

ACN is a proud member, active participant and Board Member in the Direct Selling Association with a company-wide Commitment to Integrity.

On-Screen Text: Colleen Jones  
Global Vice President & ACN General Counsel

## ACN Full-Time Legal Counsel Telecom Legal Strategist Expert – Consumer Affairs

On-Screen Text: Robert Stephan  
Former Attorney General – State of Kansas

ACN Legal Advisory Committee  
Former President of the National Association of Attorneys General  
Former judge for 13 years

On-Screen Text: Chris Gorman  
Former Attorney General – State of Kentucky

Former County Commissioner  
ACN Legal Advisory Committee  
Expert – Direct Selling Regulations

On-Screen Text: Grant Woods  
Former Attorney General – State of Arizona

Selected as Nation's Top Attorney General by peers in 1995  
ACN Legal Advisory Committee  
Expert – Consumer Affairs

On-Screen Text: William P McKeown  
Former Federal Court Judge – Canada

ACN Legal Advisory Committee  
Former Chairman of the Canadian Competition Tribunal  
Supreme Court of Ontario Judge for 7 years

### **ACN on The Celebrity Apprentice**

DJT The telecommunications industry is a 1 trillion dollar industry. ACN does a half a billion dollars worth of sales a year. To my right are Greg and Tony from ACN, who will tell you what to do.

GP We're very excited to be here, to have you help us introduce to the world the new ACN Video Phone.

TC Your task is to launch this product to hundreds of ACN representatives.

GP 500 salespeople from ACN are going to be judging you.

GP Hello.

Contestant 1 Hi.

TC I'm Greg, nice to meet you.

Contestant 2 We'd love to hear from you guys what kind of, you know, message you're trying to get across.

TC What we would like is an exciting, high-energy launch of this product.

GP Why would I want to have this product in my home? How much emotional appeal can you draw into this presentation?

The men's team, it seemed like they were very engaged with what we were trying to accomplish as a company, and so I think that they are going to be on the right track.

I think that the girls were very well organized. It was very obvious that they had done some research on our company. We know that the future is bigger and brighter with this Video Phone technology, which we believe is going to be the next major revolution in communications.

Contestant 3 I've got a blue shell light

Contestant 4 Here we go.

Male Actor in Women's Commercial: Bye... I love you... Bye... I gotta go.

Female Actor in Women's Commercial: Bye

Male Actor in Commercial: To me, to serve in the military is to express my patriotism for my country and how proud I am to be an American. This product will allow me to, not only hear my family and friends, but also see them, up close and personal.

Female Actor in Commercial: Hi, baby.

Contestant Brian McKnight C'mon and help me welcome to the stage Mr. Brian McKnight.

C'mon now, yeah, yeah, everybody now, oh...

DJT                    Wasn't even close. The men, absolutely, easily defeated the women. Claudia, I believe you have an amazing future, I think you're totally beautiful, you're gonna be a big star, but I'm sorry, Claudia, you're fired.

## Experience the Excitement of ACN's Events

On-Screen Text:	ARE YOU READY TO BE INSPIRED MOTIVATED MENTORED ARE YOU READY TO NETWORK BUILD RELATIONSHIPS GROW YOUR BUSINESS ACN INTERNATIONAL TRAINING EVENTS
Speaker:	This could be the weekend of dramatic change for you.
Speaker:	This is your chance to change your life.
Speaker:	These events will be your greatest tools in allowing people to see the big picture of ACN.
Speaker:	So many great things are gonna happen.
Speaker:	You guys excited?
On-Screen Text:	ARE YOU EXCITED?
Speaker:	There's no better time to be in ACN than right now.

On-Screen	RIGHT HERE
Text:	RIGHT NOW
Speaker:	Right now's the time to make a difference.
Donald J. Trump:	You have all of the basics to be an unbelievable company well into the future.
Speaker:	Your life can go from tragic to magic in a short period of time.
Speaker:	You're a champion. This is a blessed company, we're blessed people. You deserve to win in ACN.
On-Screen	YOU DESERVE
Text:	TO WIN!
Speaker:	We're looking for people that wanna change their lives.
Speaker:	Who's gonna be committed, and who's gonna step up and say, this is mine, and I'm gonna take it.
Speaker:	We're in this game to win, that's all there is to it. And we're gonna win, and you have to have that same attitude.
On-Screen	ARE YOU READY TO WIN?
Text:	
Speaker:	Today we're over a half a billion dollars in annual revenue, going to a billion and two and three and four and five.
Speaker:	Are we afraid of competition? We have no competition There is no other company like ACN.
Speaker:	You know what? This is a business that crosses cultures, race, religion. We have an opportunity to bring the world together, and more people should learn from us.
On-Screen	UNITED STATES
Text:	CANADA
	AUSTRIA
	BELGIUM
	DENMARK
	FRANCE

GERMANY  
IRELAND  
ITALY  
NETHERLANDS  
NORWAY  
PORTUGAL  
POLAND  
SPAIN  
SWEDEN  
UNITED KINGDOM  
FINLAND  
NEW ZEALAND  
AUSTRALIA

Speaker: You know things are happening, you know the company is growing and going.

Speaker: We are now the largest direct-selling telecommunications company in the world.

On-Screen Text: LOCAL & LONG DISTANCE WITH HIGH SPEED INTERNET

DIGITAL PHONE SERVICE WITH HIGH SPEED INTERNET

VIDEO PHONE  
WIRELESS  
HOME SECURITY  
SATELLITE TV  
ENERGY

Speaker: Go live your dreams, that's why we created ACN.

Speaker: I recommend ACN very highly.

Speaker: This is a great time to be in an organization like this...

Speaker: You came here to change our lives, change our future, change our world.

Speaker: Nobody has the right to define you but you.

Speaker: Think about that thing that used to be a "should" and now is a "must"

Speaker: When you get to the end of your life you're gonna be able to say I made a difference and that's what it's all about.

Speaker: I will see you, and yes, I really do mean *you*. Not just at the top, I'm gonna see you over the top.

Speaker: You guys, it's here, it's laying at your front door. Wait praying, it's here, the opportunity is here.

On-Screen Text: THE OPPORTUNITY IS HERE

Speaker: Are you ready to make a difference? Are you ready to make some huge income? You need to start living the life that you deserve right now.

Speaker: This is it.

On-Screen Text: CHANGE YOUR LIFE

RIGHT NOW

Crowd: ACN! ACN! ACN! ACN! [repeats]